

## CLAIMS

1. A computer-implemented method of preparing bank service charge reports for banking activity of a client, the method comprising:

(a) providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description;

(b) inputting bank service charge items and bank account data into a computer, the bank service charge items and bank account data being for a specified period of time for one or more banks being used by a client, the bank service charge items and bank account data being obtained from one or more bank statements of a client and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

2. The method of claim 1 wherein a subset of the standardized service descriptions of bank service charges define a total amount of a predefined type of bank service charge costs, the method further comprising:

(d) calculating the total amount of a predefined type of bank service charge costs by adding together the bank service charges in the subset, and creating a total cost report for the predefined type of bank service charge costs from the calculated total.

3. The method of claim 2 wherein the subset defines total depository costs.

4. The method of claim 2 wherein the subset defines total check costs.

5. The method of claim 2 wherein the subset defines total account maintenance costs.

6. The method of claim 1 wherein the specified period of time is one month.

7. The method of claim 1 wherein the standardized service descriptions are understandable by a layperson.

8. The method of claim 1 wherein at least some of the bank terminology for service charges are unique to one of the individual banks.

9. The method of claim 1 further comprising:

(d) providing a historical database of average bank service charges for selected standardized service descriptions based upon bank service charges of a plurality of clients; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) to the average bank service charges, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

10. The method of claim 1 further comprising:

(d) providing a database of bank service charges for each of the standardized service descriptions based upon bank service charges of all of the banks used by the client; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) for one of the client's banks to the bank service charges for other banks used by the client, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

11. The method of claim 1 wherein one of the standardized service charge items is deposit ticket costs, and deposits have a predefined earnings credit rate, the method further comprising:

(d) in the computer, using the deposit ticket costs and the earnings credit rate to calculate a breakeven deposit amount wherein the earnings credit exceeds the cost of depositing money, and creating a report thereof.

12. A computer-implemented method of preparing earnings credit reports for banking activity of a client, the method comprising:

(a) providing an electronic translator for converting bank earnings credit items of

a plurality of individual banks, expressed in terminology of the respective individual banks, to an earnings credit service description expressed in a standardized terminology, wherein at least some of the bank earnings credit items of different banks have the same standardized service description;

(b) inputting bank earnings credit items and bank account data into a computer, the bank earnings credit items and bank account data being for a specified period of time for one or more banks being used by a client, the bank earnings credit items and bank account data being obtained from one or more bank statements and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more earnings credit reports for the client from the inputted bank earnings credit items by using the electronic translator, each earnings credit report providing earnings credit data for each bank being used by the client.

13. The method of claim 12 wherein the specified period of time is one month.

14. The method of claim 12 wherein the standardized service descriptions are understandable by a layperson.

15. The method of claim 12 wherein at least some of the bank terminology for earnings credit items are unique to one of the individual banks.

16. The method of claim 12 wherein the earnings credit data includes an earnings credit interest rate, the method further comprising:

(d) in the computer, comparing the earnings credit interest rate for each bank with a benchmark interest rate and creating an earnings credit analysis report that shows how the earnings credit interest rate for each bank being used by the client compares to the benchmark rate.

17. The method of claim 12 wherein the benchmark interest rate is either the Treasury bill rate or the federal funds rate.

18. The method of claim 12 wherein the earnings credit data includes earnings credit interest rate data and negative collected interest rate data for each bank being used by the client.

19. An article of manufacture for preparing bank service charge reports for banking activity of a client, the article of manufacture comprising a computer-readable medium holding computer-executable instructions for performing a method comprising:

(a) providing an electronic translator for converting service charge items of a plurality of individual banks, expressed in terminology of the respective individual banks, to a service description expressed in a standardized terminology, wherein at least some of the service charge items of different banks have the same standardized service description;

(b) inputting bank service charge items and bank account data into a computer, the bank service charge items and bank account data being for a specified period of time for one or more banks being used by a client, the bank service charge items and bank account data being obtained from one or more bank statements of a client and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more bank service charge reports for the client from the inputted bank service charge items by using the electronic translator, each bank service charge report providing a breakdown of bank service charges based upon the standardized service descriptions.

20. The article of manufacture of claim 19 wherein a subset of the standardized service descriptions of bank service charges define a total amount of a predefined type of bank service charge costs, the computer-executable instructions performing a method further comprising:

(d) calculating the total amount of a predefined type of bank service charge costs by adding together the bank service charges in the subset, and creating a total cost report for the predefined type of bank service charge costs from the calculated total.

21. The article of manufacture of claim 20 wherein the subset defines total depository costs.

22. The article of manufacture of claim 20 wherein the subset defines total check costs.

23. The article of manufacture of claim 20 wherein the subset defines total account maintenance costs.

24. The article of manufacture of claim 19 wherein the specified period of time is one month.

25. The article of manufacture of claim 19 wherein the standardized service descriptions are understandable by a layperson.

26. The article of manufacture of claim 19 wherein at least some of the bank terminology for service charges are unique to one of the individual banks.

27. The article of manufacture of claim 19 wherein the computer-executable instructions perform a method further comprising:

(d) providing a historical database of average bank service charges for selected standardized service descriptions based upon bank service charges of a plurality of clients; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) to the average bank service charges, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

28. The article of manufacture of claim 19 wherein the computer-executable instructions perform a method further comprising:

(d) providing a database of bank service charges for each of the standardized service descriptions based upon bank service charges of all of the banks used by the client; and

(e) in the computer, comparing the individually broken down bank service charges created in step (c) for one of the client's banks to the bank service charges for other banks used by the client, wherein the comparison may be used by the client to identify potentially excessive bank service charges.

29. The article of manufacture of claim 19 wherein one of the standardized service charge items is deposit ticket costs, and deposits have a predefined earnings credit rate, the computer-executable instructions performing a method further comprising:

(d) in the computer, using the deposit ticket costs and the earnings credit rate to

calculate a breakeven deposit amount wherein the earnings credit exceeds the cost of depositing money, and creating a report thereof.

30. An article of manufacture for preparing earnings credit reports for banking activity of a client, the article of manufacture comprising a computer-readable medium holding computer-executable instructions for performing a method comprising:

(a) providing an electronic translator for converting bank earnings credit items of a plurality of individual banks, expressed in terminology of the respective individual banks, to an earnings credit service description expressed in a standardized terminology, wherein at least some of the bank earnings credit items of different banks have the same standardized service description;

(b) inputting bank earnings credit items and bank account data into a computer, the bank earnings credit items and bank account data being for a specified period of time for one or more banks being used by a client, the bank earnings credit items and bank account data being obtained from one or more bank statements and being expressed in the one or more statements in terminology used by the one or more banks; and

(c) in the computer, automatically creating one or more earnings credit reports for the client from the inputted bank earnings credit items by using the electronic translator, each earnings credit report providing earnings credit data for each bank being used by the client.

31. The article of manufacture of claim 30 wherein the specified period of time is one month.

32. The article of manufacture of claim 30 wherein the standardized service descriptions are understandable by a layperson.

33. The article of manufacture of claim 30 wherein at least some of the bank terminology for earnings credit items are unique to one of the individual banks.

34. The article of manufacture of claim 30 wherein the earnings credit data includes an earnings credit interest rate, the computer-executable instructions performing a method further comprising:

(d) in the computer, comparing the earnings credit interest rate for each bank with

a benchmark interest rate and creating an earnings credit analysis report that shows how the earnings credit interest rate for each bank being used by the client compares to the benchmark rate.

35. The article of manufacture of claim 30 wherein the benchmark interest rate is either the Treasury bill rate or the federal funds rate.

36. The article of manufacture of claim 30 wherein the earnings credit data includes earnings credit interest rate data and negative collected interest rate data for each bank being used by the client.

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